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Product Description

Product Number: 4209.15.15

SERFF (STATE ELECTRONIC RATE & FORM FILING) APPLICATION

Effective Date: July 1, 2015
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Version: 1.0.20
Product Owner:
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The original concept for SERFF was developed in the early 1990s by the NAIC. The Electronic Filing Submission's intent was to provide a cost-effective method for handling insurance policy rate and form filings between regulators and insurance companies. In June 1996, the SERFF Consortium, an unincorporated group of interested states and companies, was formed in response to the demand for an automated system. SERFF has been an open, cooperative partnership with the mission to fund and oversee the development of the SERFF application from its beginning. This partnership has been very successful, because this approach enables both the states and the industry to participate directly in decisions relating to the development and use of SERFF. This has allowed the states and companies to jointly exert a measure of control over a mission-critical function that otherwise could overwhelm either party's capability to respond to changing process requirements.

The SERFF system is designed to enable companies to send and states to receive, comment on, and approve or reject insurance industry rate and form filings.

Beginning in January, 2000, the NAIC released a "Statement of Intent" that outlined changes that will be considered in the insurance regulatory environment. Part of this document addressed the "Speed-to-Market" issues that concern rate and form filings. Since March, 2000, the NAIC membership and industry representatives have been actively discussing how changes can be made in the regulatory arena to improve the process. SERFF was chosen to be the automated solution to efficient rate and form filing.

As of today, all 50 states, the District of Columbia, Puerto Rico and over 3,000 insurance companies, third-party filers, rating organizations and other companies are committed to SERFF. Reflecting on the past ten-years, SERFF has had a tremendous growth. 2011 is already on target for another impressive year, due to the strong SERFF commitment from states and industry.

2001 – 3,694 Filings	2008 – 554,261 Filings
2002 – 25,528 Filings	2009 – Filings
2003 – 76,932 Filings	2010 – Filings
2004 – 143,818 Filings	2011 – Filings
2005 – 183,362 Filings	2012 – Filings

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2006 – 269,101 Filings	2013 – Filings
2006 – 269,101 Filings	2014 – Filings
2007 – 381,377 Filings	2015 – Filings

SERFF offers a decentralized point-to-point, web-based electronic filing system. SERFF facilitates communication, management, analysis and electronic storage of documents and supporting information. The system is designed to improve the efficiency of the rate and form filing and approval process and to reduce the time and cost involved in making regulatory filings. It also provides up-to-date filing requirements when they are needed.

SERFF Applications are primarily Java J2EE applications that interfaces with Oracle back-end databases hosted in a Tier 3 data center in Kansas City MO with a Tier 3 backup data center in Lenexa KS.

The hours of support required for SERFF are listed below.

Application	Support Hours	Days of Week
SERFF	Business Hours: 8:00 am to 5:00 pm	Monday through Friday except State Holidays

Product Features and Descriptions

Feature	Description
Application Service Desk (Tier I and Tier II)	A first line response application service desk is available. Most application support issues can be resolved by first contact resolution. At present the application service desk is a store & forward system that is managed by DTS/DET. There are issues, such as data fixes, that need extended application support, SERFF extended application support is provided by the NAIC in Kansas City MO. In most cases the application service desk requires the skills of an applications specialist, a data analyst or a business analyst; See Service Levels and Metrics.
Extended Application Service Desk (Tier III & Tier IV)	SERFF extended applications service desk support is provided by the NAIC Help Desk (Tier II, Tier III and Tier IV type incidents). DTS embedded staff will work closely with NAIC Help Desk staff to resolve issues as needed.

Feature	Explanation
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Extended Application Service Desk (Tier III & Tier IV)	Extended application service desk including dba data fixes, business rule modifications, or coding issue resolution are not supported in most instances by DTS. Extended applications service desk support and DBA data fixes are provided by the NAIC (most Tier II, Tier III and Tier IV incidents). DTS embedded staff will contact and work closely with the NAIC Help Desk staff to resolve issues as needed.
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Rates and Billing

Feature	Description	Base Rate
Application Service Desk (Tier I & Tier II)	DTS staff provides first line application service desk support.	See current approved Enterprise rate sheet.
Application Support Specialist	DTS staff provides application specific support.	See current approved Enterprise rate sheet.
Applications Data Analyst	DTS staff provides data analysis services as needed.	See current approved Enterprise rate sheet.
Application Business Analyst	DTS staff provides business analyst services as needed.	See current approved Enterprise rate sheet.
Hosting	Hosting Services	See current approved Enterprise rate sheet.

Ordering and Provisioning

Potential SERFF users, SERFF users and/or DTS support personnel make requests for provisioning (login and role assignments) via the DTS Enterprise Service Desk which in turn is requested through the NAIC Help Desk.

Application bugs and desired features or enhancements are also initially reported / requisitioned via the DTS Enterprise Service Desk.

DTS Responsibilities

1. Unit testing of modifications to the application and to fixes of reported bugs and implemented enhancements that accommodate legislative mandated changes, changes in business practices,
2. Ensure appropriate changes are made in the associated applications and interfaces to and from SERFF to keep them in sync with changes being made to the SERFF application. The NAIC is responsible for applications and interfaces that communicate SERFF. Whereas DTS is primarily responsible for applications and interfaces locally as developed by DET, Utah Interactive and other 3rd parties. DTS will coordinate testing with these ancillary systems as needed.
3. Assist the Insurance Department in defining requirements for enhancements and legislative changes. Raise issues to Insurance when decisions need to be made related to how a change should be implemented from a business perspective.

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4.	Define technical requirements for enhancement requests and legislative changes.
5.	Coordinate back-end database updates to fix bad data causing problems in the application with the NAIC Help Desk.
6.	Provide project management for SERFF Releases, conversions or implementations when required.
7.	Perform the first round of testing and run regression scripts on SERFF UAT iterations / releases.
8.	Communicate changes being made to the SERFF application to UID and 3 rd parties that interface with the SFS application. Coordinate testing of the interfaces with these applications. 3 rd Parties and other DTS State agencies that need to be made aware of changes include: UII (CAS, CLR, IPS), Paymentech (Credit card authorization & settlement), Medicap, Adobe eForms, NIPR, etc.
9.	Coordinate business rule and configuration table changes making sure any changes that affect any 3 rd parties are communicated to and coordinated with all parties.
10.	Evaluate proposed legislation with respect to impacts on the SERFF application. Identify changes in consultation with NAIC and 3 rd parties, to the application necessary to implement the legislation and estimate the DTS, NAIC and others efforts required to make the changes and/or enhancements.
11.	Provide first line / first contact resolution application support to fix problems with the SERFF application and database, print documents, etc.
12.	Maintain other systems needed to support the SERFF application: Systems DTS/UID is responsible for supporting or coordinating the support for including; Sircon CX business rules, Sircon CX UID account administration, NAIC I-Site ID's account and role administration, NIPR business rules administration, NIPR first level application support and others.
13.	Provide Network support to ensure that SERFF is up and operating sufficiently during UID Office hours (see Service Levels and Metrics below) .
14.	Provide management and administration for 3 rd party applications that support the DTS development and change management processes. This includes version control for software and documentation, and Service Desk problem tracking and management.

Agency Responsibilities

- Define business requirements for changes being requested in the SERFF application.
- Request required reference table changes to support new transactions, product coding matrix or other approved changes for SERFF.
- Report bugs discovered in the application in Remedy or to the DTS Enterprise Service Desk. Identify what the user was doing when the bug occurred, any error messages encountered and steps to reproduce the problem.
- Perform Acceptance Testing of each SERFF release, paying particular attention to bug fixes and enhancements that have been assigned to the build / iteration.
- Run user regression tests as established by Module Documentation on each SERFF release as requested and report any errors found to DTS.



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- Cooperate with DTS and NAIC / SERFF staff as subject matter experts when requested.
- UID employees will report incidents using the criteria listed below:

<u>Urgency</u>	<u>Definition</u>
• Low	• Routine request
• Medium	• Work impacted
• High	• Work stoppage with work around
• Urgent	• Total work stoppage

DTS Service Levels and Metrics

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Sircon for States (SFS) is required to be up and operational during the hours that the UID offices open for business (8:00 a.m. to 5:00 p.m. Monday thru Friday excluding holidays Mountain time. Public hours are 8:00 a.m. to 5:00 p.m.). The databases are also required to be up for consumer and industry access as well as certain back-end processes that run during business off hours (24 x 7 with scheduled maintenance windows). While Sircon Corporation is responsible for the actual service 24x7, there is a replicated database locally, customized applets, reports, and other third party applications that rely on 24x7 access to the Sircon databases.

- **Hours of support coverage for the Insurance Department includes 8:00 AM – 5:00 PM Mtn Monday – Friday.**
- **Sircon Corporation is responsible for extended application support and hosting of the service. See Sircon For States PD Exhibit A 4209.02.13a for Sircon Corporation's Support, SLA, System Performance and Operating Objectives.**

In an effort to improve service to our customer agencies, DTS will measure and report on the following enterprise metric goals:

- Application Availability
- Resolution Time
- Initial Response
- First Contact Resolution
- Customer Satisfaction Surveys

Application Availability:

Application availability measures DTS' efforts to ensure agency key business applications meet the percent of availability goals identified in the agency Service Level Agreements (SLA). DTS will determine application availability based upon the collective measurement of the configuration items (both hardware and software) which are determinant to supporting the agency business services applications. These metrics will be reported each month by agency with a cumulative report showing DTS' efforts over several months and posted to the DTS Metrics web page at <http://dts.utah.gov/metrics/index.php>.

Metric Description	Target
SERFF	99.00%

Times exclude those tickets in a "Pending" status waiting a known bug fix.

Resolution Time:

Resolution time measure DTS' efforts to resolve customer incidents within the time lines set below based upon urgent, high, medium and low priorities. These metrics will be reported each month, by agency, with a cumulative report showing DTS' efforts over several months. These reports will then be posted on the DTS Metrics web page at: <http://dts.utah.gov/metrics/index.php>.

Total Time to Resolution	Target: Percent of Tickets Meeting Priority Timelines
Low priority - 6 Business hours	90%
Medium priority - 4 Business hours	90%

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High priority – 3 Clock hours	90%
Critical priority - 3 Clock hours	90%

Initial Response:

Initial response measure DTS' efforts to respond to customer incidents within the time lines set below based upon urgent, high, medium and low priorities. These metrics will be reported each month by agency with a cumulative report showing DTS' efforts over several months. These reports will then be posted on the DTS Metrics web page at: <http://dts.utah.gov/metrics/index.php>.

Time to Initial Response	Target: Percent of Tickets Meeting Priority Timelines
Low priority – 1 Business hour	85%
Medium priority – 1 Business hour	85%
High priority – 1 Clock hour	90%
Critical priority – 30 Clock minutes	95%

First Contact Resolution:

First contact resolution measures DTS' efforts to resolve customer incidents on initial contact with either our help desk or a technical specialist. These metrics will be reported each month, by agency, with a cumulative report showing DTS' efforts over several months. These reports will then be posted on the DTS Metrics web page at <http://dts.utah.gov/metrics/index.php>.

Metric Description	Target
First Contact Resolution	65% of all incidents reported resolved on initial contact

Customer Satisfaction Surveys and Reporting:

All users/customers whose technical incidents are resolved by DTS staff will be given the opportunity to respond to an on-line survey regarding their level of satisfaction with the support received from DTS. Responding to the survey is voluntary.

The chart below identifies DTS enterprise goals for customer satisfaction. Cumulative monthly reports will be created displaying the customer's level of satisfaction with DTS support. These reports will then be posted on the DTS Metrics web page at <http://dts.utah.gov/metrics/index.php>.

Customer Satisfaction Target

Metric Description	Target
Average level of satisfaction with resolution efforts	≥ 4.5 on a scale of 0 - 5
Percentage of respondents expressing satisfaction (vs. dissatisfaction)	93% of respondents satisfied

